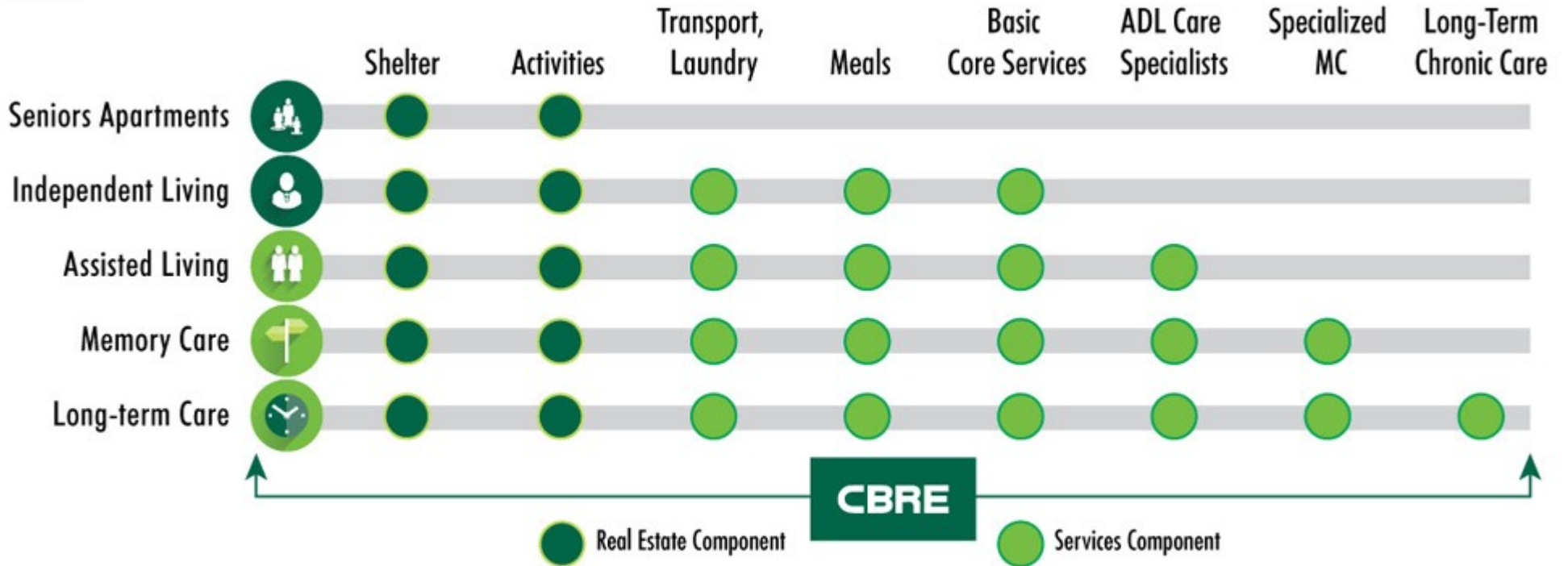


Exhibit 1



Source: NIC Investment Guide